- 1. Plaintiff proved, by a preponderance of the evidence, that Defendant is a "debt collector" under the Fair Debt Collection Practices Act ("FDCPA") at 15 U.S.C. § 1692a(6);
- 2. Plaintiff proved, by a preponderance of the evidence, that Defendant violated the FDCPA at 15 U.S.C. §1692g(a) by failing to provide Plaintiff with the required notices in Defendant's Notice or in writing within five days thereafter;
- 3. Defendant failed to prove, by a preponderance of the evidence, that his violation of the FDCPA at 15 U.S.C. § 1692g(a) was unintentional and the result of a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid any such error(s);
- 4. Plaintiff proved, by a preponderance of the evidence, that Defendant violated the FDCPA at 15 U.S.C. § 1692e(5) by threatening to take an action that was not intended to be taken in Defendant's Notice;
- 5. Defendant failed to prove, by a preponderance of the evidence, that his violation of the FDCPA at 15 U.S.C. § 1692e(5) was unintentional and the result of a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid any such error(s);
- 6. Plaintiff proved, by a preponderance of the evidence, that Defendant violated the FDCPA at 15 U.S.C. § 1692e(11) by failing to disclose that he was